

## BETTING ON PEOPLE'S DEATHS.

### MURDER CASE BRINGS TO LIGHT QUEER THINGS IN BAYONNE.

Young Men Insured by Saloonkeepers Without Their Knowledge—One Found Dead and Battered—Young Galvin Carried Home With a Fractured Skull.

Richard Galvin, an inoffensive young man who had a liking for the company he found in the saloons of Bayonne, N. J., where he lived, received a fractured skull and a disfiguring scar on his face last night, after being kept in the saloon over Sunday, and was carried home, with empty pockets, to his home.

Several members of the gang which hangs out in the saloon were arrested, and after much testimony had been produced to show that Galvin had had a fight outside the place and received his injury by falling in a fight, an ex-convict named McCarthy was held on the charge of murdering him. Several days later the Bayonne police were induced to arrest the saloonkeeper on the charge of keeping his place open on Sunday, and he is now held for the Hudson county grand jury.

It came out in Bayonne yesterday that another saloonkeeper held an insurance policy for \$350 on Galvin's life, which a month or two before his death the young man had bitterly repudiated. According to the murdered man's folks, this man and Galvin were bitter enemies. Somebody told Galvin in the summer that this saloonkeeper was paying insurance premiums on his life and he flew into a frenzy of rage, vowing that he had never consented to the issue of such a policy, had never been examined for it and that he'd kill the man who was paying out good money in anticipation of his death.

The relatives have refused an offer from the holder of the policy to pay a small sum on condition of their consenting to his receiving the insurance money, have filed a protest with the company against its being paid and have asked for an inquiry into the circumstances under which the policy was issued.

There wouldn't be so much in this to arouse interest in a quiet town like Bayonne, but Galvin's happens to be one of a series of cases in which insurance and sudden death seem to be mixed in a rather remarkable way.

Last August a young man named Michael Connors, who frequently mingled with the same sort of company that Galvin did, was found dead in a saloon, and the police investigation from the cold looks at Port Johnson to the tough saloons in the neighborhood of Avenue E. His death was a mystery, and a skull was injured. It was decided that alcoholism, a weak heart and a fall, or any one of the three, had killed him.

His respectable relatives didn't court any investigation of the life of the family member, and he had a decent burial without much ado, but the police were of the opinion that his death occurred in a rather remarkable way.

A few days after the funeral the man's brother learned that a certain saloonkeeper held an insurance policy on his life and was trying to collect the proceeds. The brother thought he had good reason to know that his brother had been killed, and he went to the saloonkeeper and asked for the policy as fraudulent. The money had never been paid and no suit had been brought for its recovery.

A year or so ago the same company noticed that a large number of insurance policies were being offered for collection by saloonkeepers and saloonkeepers. At the same time an anonymous letter informed the company that these policies were of the speculative kind sought up by saloonkeepers, and alleged that they were obtained by questionable means.

The company started an investigation. As a result of what it discovered it not only declined to pay the death claims already pending presented by this man, but also ordered a number of policies to be returned and returned the premiums to him. At the same time the company transferred or retired the greater part of the staff of its Bayonne office.

A curious feature of most of these insurance policies is that they have been on the lives of young men, and the insured men, Galvin was 30 years old, Connors was 25. There was nothing feeble about either. Bayonne people are not understanding why it should have thought a profitable speculation for men in the prime of life to pay premiums on the lives of apparently young and healthy men, and the insurance returns only when these men died. All of the policies, it is said, were for amounts under \$1,000—such policies, in fact, as are usually paid promptly without much inquiry.

The subject of saloon insurance has recently been burning in the minds of Bayonne and all sorts of stories are current about it. One of them is that a small coterie of saloonkeepers in the rougher part of the town hold hundreds of policies on the lives of the men who frequent their places, in many cases without the men insured knowing anything about it.

When an insurance policy is issued on a life, the would-be insured must sign an application to the insurance company. There must be a physician to discover whether or not he is a fit subject for insurance. If he shows any sign of organic disease which is likely to carry him off at an early age, the policy is refused. The question arises, therefore, how a man can be insured without his knowledge and consent.

In the case of Richard Galvin, according to statements made by his folks, there are two genuine insurance policies. One is held by his mother, and the other is held by Galvin's sister, Nora, a working girl. This latter policy was issued in August, 1902, and Galvin was then recovering from a broken leg, and the sister had tended him in his illness. It struck him that, in case of his death, the cost of his burial would fall upon the sister, who had small enough means of her own, and he offered to be insured for her benefit if she would pay the amount of the premium. She consented, and the policy was issued after the man had been examined by the company's physician, Dr. Borgmeyer.

The insurance policy held by the saloonkeeper, and repudiated by Galvin's relatives, is dated about two weeks previous to this other policy. In offering to compensate the girl if she would consent to the payment of his policy, the man who was then accompanied by Galvin, who had written the policy, said he "bought it" about seven weeks after it was issued.

Dr. Borgmeyer said last night that he did not remember Galvin and didn't know, therefore, whether or not he had examined him twice for insurance a year or more ago or indeed had at all. Galvin was not in any case, the doctor said, he didn't know the man and would only have his word and that of the insurance agent who wrote the policy. The man who was examined was the person named in the policy.

It would be impossible, the doctor said, to duplicate insurance policies, and he said that an ignorant man who was making one application to sign another of a previous one would prevent that. A substitution of the insured would, however, under certain circumstances be possible. The brother of a man whose "repudiated" insurance policy was "repudiated" after death said:

"I don't know how it's worked, but there are hundreds of insurance policies out on

young fellows in this town without their knowing anything about it. If they get to hear about the thing at all it is through gossip. Most of these policies are on the lives of young fellows who are often in saloons and they are mostly held by saloonkeepers. There's also a regular trade in them. I mean, in this town.

"After the policies are taken out, the holders make it their business to see that the fellows are kept pretty full of rum all the time. Then they disintegrate, so to speak, pretty quickly. Besides that there are always the chances of something happening to a drunken man. Whether it is ever made worth anybody's while to help 'em to happen I don't know. Recently, after hearing of one of two deaths, I have begun to wonder whether it is. But then, the amount is so small.

"There's one safeguard. To collect on the policies it is necessary to get the consent and signature of the next of kin. But that is easily obtained in most cases for a small consideration, so that isn't much. In the case of the man who was killed for the fellow who holds the policy, for even if there is any kick the company will return the premiums.

"An inquest into the death of Galvin is to be held in Bayonne to-night, at which inquiry will be made into the insurance policy. The insurance company is also pursuing an independent investigation.

## PRESIDENT'S LABOR GUESTS OFF.

### Seven Delegates Leave Butte for Washington to Be Entertained.

BUTTE, Mon., Nov. 17.—The delegation of labor leaders left this afternoon for Washington to be the guests of President Roosevelt. Owing to the opposition of the Socialists and the fact that other duties demanded his time, Dan McDonald, president of the American Labor Union, declined to accompany the delegates, and in his place William Robinson, a miner and ex-secretary of the Miners' Union, will visit the president.

The number of delegates also was increased from six to seven, the additional one being E. W. Cronin, formerly free employment agent for Butte and now a restaurant waiter.

Owing to various delays, the reception of the men at the White House has necessarily been postponed. It had been scheduled to take place on Wednesday. They travel over the Northern Pacific, Milwaukee and Pennsylvania roads, on transportation furnished by their distinguished host.

## J. FAIRFAX MCLAUGHLIN DEAD.

### John Kelly's Biographer Collapsed in Broadway Last Night.

J. Fairfax McLaughlin, clerk of the Surrogate's Court, and the historian of Tammany Hall, fell dead last night in front of 281 Broadway. He had been working late and left the court house about 9 o'clock with Deputy Clerk John H. Nagle of 187 East 123d street and Henry G. Moore of 121 West Eleventh street. Mr. McLaughlin said he wanted a little fresh air and would walk up Broadway instead of taking his train at the City Hall station.

He seemed to be in some distress after walking a few blocks, and leaned on Mr. Moore's arm. At White street he turned and walked up his arms to catch it and collapsed. Mr. Moore supported him for a moment while Mr. Nagle got the hat. Then, seeing that Mr. McLaughlin was unconscious, they laid him on the sidewalk and sent for some whiskey.

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## JEROME SEES HANNAH ELIAS.

### SATISFIED THAT SHE NEVER KNEW ANDREW H. GREEN.

Two Men Appear on Health Board Records as the Father of Her Child—Williams, the Murderer, to Go to Trial—No Allegation That He Is Insane.

District Attorney Jerome, accompanied by Deputy Assistant Appleton and a stenographer, went yesterday afternoon to the residence of Bessie Davis, or Hannah Elias, the colored woman whose name was dragged into the story the murder of Andrew H. Green by Cornelius Williams, the murderer. Mr. Jerome had heard stories attributing dealings with more than one rich man to the woman who has grown rich since 1885, when she kept a negro boarding house. He spent an hour talking with the woman. On returning to his Rutgers street residence at 6 o'clock he gave out this statement:

"I talked with this woman for an hour, and I questioned her very closely. I am satisfied that she answered me truthfully in all matters that we discussed. Her answers, together with certain information which I have, leave no doubt in my mind as to the absolute truth of the facts. Nothing of this crime, that she never knew the late Andrew H. Green, and that she had never even seen him. Her attorney, Mr. Nanz, was present at the interview. That is all that I have to say of the matter."

Health Commissioner Lederle, at the request of a number of persons, had the certificates regarding the birth and death of the woman's daughter, Gwendolyn Toye, who died in her house last spring, looked up yesterday. The birth certificate gives the name of the father of the child as John Platt and the mother as Hannah Elias, and says the child was colored and was born on Oct. 15, 1902. The death certificate gives the father as William Elias of Pittsburgh, Pa., and the mother as Hannah Elias, described as a child as white and is dated April 25, 1903. The name of Dr. A. H. Robinson is on the death certificate.

Because of the two names given for the father of the child Dr. Lederle said yesterday that he might call on the mother and on Dr. Robinson to straighten the record. Dr. Robinson said yesterday that after he filed the death certificate of the child Mrs. Elias asked him to change the name of the father. He went to the Health Board, he said, and made the change, but he couldn't remember what the original name was or what he changed it to. All he could remember was that he changed it to "John Platt."

He had attended Mrs. Elias for two years, he said, during which time she had been in poor health. When Mrs. Elias asked him to make the change in the record, he asked no questions of her, as he didn't regard it as any of his business.

Williams, the negro murderer, was arraigned before Judge Cowing in General Sessions yesterday morning to plead to the indictment found against him on Monday. His lawyer, A. H. Kaffenburgh, pleaded guilty and Williams was taken back to the Tombs.

District Attorney Jerome then addressed the court, saying it was his intention to force the trial of the man as quickly as possible. If the defense is weak, he said, the sooner the prisoner was arraigned by competent medical authorities the better.

Mr. Kaffenburgh said that he wasn't ready to tell his defense just now, and that he would do so on Monday next, and an early date for the trial will be set.

Mr. Kaffenburgh was asked yesterday whether his defense would be. He said that it would not be a defense of insanity or of guilt, but that it would be a defense of the man's sanity and of his guilt.

"We think we have an excellent case," said Mr. Kaffenburgh, "and when we go into court we will present it and not before."

## YACHT ATHENA SEIZED.

### New York Boat Held at Charleston, S. C.—Captain Held Detention Papers.

CHARLESTON, S. C., Nov. 17.—The steam yacht Athena, twenty-five tons, from New York, was seized here to-day by the revenue cutter Forward, under instructions from the Collector of the Port, for violation of the maritime laws in having imperfect papers. Capt. Aulie, a recently naturalized citizen, contracted with the Athena's owners to purchase the boat and took her to New York yesterday, where they were married by the Rev. Dr. Houghton at the "Little Church Around the Corner."

Mr. Moeller denied to-night that the affair was an elopement, and said that the couple were accompanied by the bride's sisters. A revenue cutter went to California to engage in the mining business about a year ago. Previous to that he was a clerk in a local bank. His family have for many years been one of the best known in the city.

## CUTTING DECLINES TO BE BOSS.

### Plans for Next Campaign Left to Others—Fulton Makes No Judgment.

At a meeting of the executive committee of the Citizens' Union held last night at their headquarters in Union Square, a committee of five on plan and scope was appointed. President R. Fulton Cutting made a speech in which he said that the committee would not be influenced in any way by his opinion in making their plans for the next campaign.

The resignation of Thomas A. Fulton (dated Sept. 23), as secretary of the executive committee and city committee, was laid on the table. The committee last night accepted it. It was made under great pressure of work and excitement at an exceedingly difficult political situation, and I can only plead for the honesty of my motives, the many years of unbroken service to the city, and the fact that I was in the employ of the Union and other organizations.

The committee adopted resolutions saying that it "believes that it was only a mistake of judgment and not in any sense an intentional betrayal of the committee or its officers" when Mr. Fulton wrote to Mr. Jerome that Low could not be re-elected and was not the choice of the rank and file of the Citizens' Union.

## CASHIER AND PRESIDENT DEAD.

### One Bank Official Commits Suicide—The Other Killed Accidentally.

COLUMBIA, S. C., Nov. 17.—Col. E. Miller Boykin and Eugene Zemp, president and cashier respectively of the Farmers and Merchants' Bank of Camden, are dead at their homes in that city. Early in the afternoon, it is said, Col. Boykin went out to shoot a hawk. His body was discovered an hour later, with his gun in his hand, and a fence. It is supposed that he started to climb the fence and in doing so accidentally discharged his gun.

About three hours later the body of E. C. Zemp, the cashier of the same bank, was found in his barn. He had shot himself with a pistol. It is not known whether the bank is involved, but a meeting of the directors will be held to-morrow to investigate its affairs.

Florida East Coast Hotel Co. has opened a hotel, 221 Fifth Ave., 20th St., N. Y. C.—Adm.

## TWO WOMEN KILL THEMSELVES.

### They Jump From Bridge into the Genesee River at Rochester.

ROCHESTER, Nov. 17.—Two women committed suicide about noon to-day by jumping into the Genesee River from the Balantyne Bridge, about five miles south of this city. The bodies were removed to the Rochester morgue. No one has appeared to identify them.

The women were apparently sisters. They were first seen on the river road leading to the bridge, about 11 o'clock. They were talking earnestly, as if discussing some important question.

The bodies were found in the river about 1 o'clock by William Sipher of this city. From all appearances the suicide was deliberately planned and carried out. Outside the hand rails on the bridge is a wide plank. Apparently the women crawled under the rail and jumped from the plank.

The only clue as to the identity of the women is the name "Emma Miller," found on the clothing of one of them. The coroner is of the impression that they were recently released from some State institution.

## SERUM FOR TUBERCULOSIS.

### Dr. Marmorek Leaves Pasteur Institute to Devote All His Time to His Discovery.

Special Cable Dispatch to THE SUN.  
PARIS, Nov. 17.—Dr. Marmorek, an Austrian bacteriologist, who was until recently the leading chemist at the Pasteur Institute, has communicated to the Academy of Science the results of his experiments in curing tuberculosis. His researches led him to discover a serum of vaccine which he believes is efficacious. He has used it for more than a year, obtaining favorable results in tuberculosis, as well as in some advanced cases. He admits, however, that a definite verdict on the merits of the serum can only be obtained after experimentation on a greater scale than he has been able to practice. It was in order to be able to devote himself to the discovery that he resigned from the Pasteur Institute.

Dr. Marmorek claims several absolute cures, besides effecting distinct improvement in some advanced cases. He admits, however, that a definite verdict on the merits of the serum can only be obtained after experimentation on a greater scale than he has been able to practice. It was in order to be able to devote himself to the discovery that he resigned from the Pasteur Institute.

Dr. Marmorek's method of preparing the serum is curious and complicated. A particular development of the bacilli, made by selection, is reared in a special medium composed of calf serum into which white guinea pig globules have been injected and a glycerous essence of calf liver. In this medium the bacilli secrete a toxin, which is then injected into the horses. This is a human suffering.

The difference between Dr. Marmorek's horse serum and Prof. Koch's tuberculin is that the latter is a toxic substance, while Dr. Marmorek's is an antitoxin prepared outside the human organism.

## RUSSIANS PLANNING REVOLT.

### Report That Many Arrests Have Been Made in Siberia and at Port Arthur.

Special Cable Dispatch to THE SUN.  
LONDON, Nov. 18.—The Telegraph prints a despatch from Chiofo, China, stating that forty arrests have been made at Krasnoyarsk, West Siberia, in connection with a revolutionary movement. The arrests were of which is in European Russia. A member of the staff of the Novik, Admiral Alexieff's organ at Port Arthur, has also been arrested.

It is probable that numerous other arrests have been made at Port Arthur, but the police are attempting to conceal everything in connection with the plot.

## B. F. ENGLISH WEDS.

### New Haven Man Weds a Brewer's Daughter at the Little Church Around the Corner.

NEW HAVEN, Conn., Nov. 17.—The marriage of Benjamin F. English, son of ex-Pastor Benjamin R. English and nephew of the late Gov. James English, to Augusta J. Moeller, daughter of C. A. Moeller, a local brewer and saloon proprietor, was celebrated at the Little Church Around the Corner yesterday, where they were married by the Rev. Dr. Houghton at the "Little Church Around the Corner."

Mr. Moeller denied to-night that the affair was an elopement, and said that the couple were accompanied by the bride's sisters. A revenue cutter went to California to engage in the mining business about a year ago. Previous to that he was a clerk in a local bank. His family have for many years been one of the best known in the city.

## FRENCH WORKMEN SCARED.

### Men Employed by Harry Harkness in Automobile Work Frightened by Intruders.

GREENWICH, Conn., Nov. 17.—Harry Harkness, son of L. V. Harkness, a Standard Oil man, who during the summer lives in his mansion in Greenwich, which he purchased from William Rockefeller, is interested in building automobiles for speed. He has made many fast runs. A short time ago he brought the two Frenchmen here to develop the car and mechanics, who could not speak English. He installed them in a cottage at the rear of his father's Greenwich residence, and provided them with necessary tools for draughting.

Yesterday a lot of lumber was sent there and men, supposed to be representatives of labor unions, went there last night with lanterns to see what was going on. The Frenchmen were scared and ran to the Harkness residence and made known what had happened through the French chef. They said that four men with clubs and lanterns had surrounded the house, and they feared for their lives.

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The committee adopted resolutions saying that it "believes that it was only a mistake of judgment and not in any sense an intentional betrayal of the committee or its officers" when Mr. Fulton wrote to Mr. Jerome that Low could not be re-elected and was not the choice of the rank and file of the Citizens' Union.

## WAS WENTZ CREMATED?

### Belief That the Missing Man's Body Has Been Burned in a Coke Oven.

RICHMOND, Va., Nov. 17.—There is a belief in Big Stone Gap that Edward L. Wentz, the missing rich man, was killed and cremated in a coke oven. A Kentucky mountaineer shot and killed Policeman King at Big Stone Gap several months ago, and was himself wounded desperately. He was taken to the Big Stone Hospital, but at the end of five days disappeared.

His friends came to inquire about him and not only failed to find him, but were told that he had been killed and burned in one of the Wentz coke ovens. His friends believe the story. The mountaineers of that region live by the rule of "an eye for an eye, a tooth for a tooth," and the conviction has settled on the people who know mountain ways that young Wentz has met this fate.

## W. G. BROKAW'S AUTO WRECKED.

### Occupants Thrown Out While on the Way to the Horse Show.

While on his way to the Horse Show W. Gould Brokaw had a narrow escape from being killed yesterday morning. He was riding in his automobile near Bay Side, L. I., and when he was ascending a steep hill on the outskirts of the village something happened to the steering gear and the machine ran to the side of the road. Mr. Brokaw and his chauffeur were thrown headlong over the front of the machine to an embankment. The automobile was almost completely wrecked, but the occupants were only shaken up. Mr. Brokaw sent for another automobile and proceeded to the Horse Show. He was only slightly injured.

## FULLER CO. CUTTING DOWN.

### BUT WON'T QUIT BUSINESS, SO IT ANNOUNCES.

It Has Reduced Its Office Force to a Minimum on Account of the Labor Troubles, but Will Be Ready When They're Over—Reports That It Is Out.

Reports were in circulation yesterday in the vicinity of the Flatiron Building that the United States Realty Company, on account of the labor troubles of this summer, had decided to abandon its construction department, which has been operated as the George A. Fuller Company. The Fuller company erected the Flatiron Building, and now has its main offices there, on the eighteenth floor. The reports reached the Townsend Building and other places in the neighborhood where building contractors have their headquarters.

According to the reports, the working force of the Fuller company is being rapidly reduced, no more contracts are to be undertaken, and practically the entire force of estimators has been discharged. It was also stated that the intention was to put the Fuller company on a liquidation basis, and that the Fuller company was preparing to go out of business, had turned a large contract in Boston over to the Thompson-Starrett Company. It is known that the company has recently reduced its working force materially.

At the offices of the Fuller company it was denied that the company was going out of business, but it was admitted that the working force has been reduced to a minimum. The statement was made on behalf of the company:

The United States Realty Company is not going to do away with its operating department, but on account of the extraordinary labor troubles of this summer we have reduced our working force to a minimum. We have discharged all the estimators, except the chief estimator. We will finish up our present contracts, but may not undertake any new ones until business is more stable in the building trades.

Other contracting firms are reducing their working force. Capitalists are not willing to invest, owing to the depressed state of the building trade through the labor troubles. As to the Boston contract, we did not turn it over to the Thompson-Starrett Company. That contract company have it. Until the labor conditions are more stable, there is little encouragement for intending builders, and we have a good deal of building to finish. As to giving up work, made up of little or nothing in the way of new work to do. We are not going out of business, and when trade becomes stable again will do our share.

The George A. Fuller and Thompson-Starrett companies are two out of only about half a dozen general contractors in the country who have the plant to construct any kind of a building without subletting any part of it. The members of the Mason Builders' Association are known as general contractors, but they do not only the brick work and sublet all the other work.

The George A. Fuller Company is a member of the National Association of Structural Iron Manufacturers and Erectors, which signed an agreement for two years ago. Local No. 1 of the Housewifery Union, April by which the wages became \$4.50 a day.

Soon afterward the Building Trades Employers' Association was formed and locked out all the building workers until the unions agreed to sign the arbitration agreement. The Iron League resigned from the International Association, and joined in the shut-down. The employers have now recognized a new housewifery union. The Fuller company and the American Bridge Company still stand by the agreement with Local No. 2.

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## NAULAHKA IS SOLD.

### Miss Cabot Purchases Kipling's Former House in Brattleboro.

BRATTLEBORO, Vt., Nov. 17.—After many years of waiting and a great shrinkage in value, Naulahka, the former home of Rudyard Kipling, has been sold to Miss Mary R. Cabot of Brattleboro.

A dozen years ago the grandmother of Mrs. Kipling, Mrs. Balestier, had a fine old farmhouse, which the family had occupied for many years. Mr. Kipling fell in love with the country and determined to build a country place.

The site selected was near the Balestier farm, several miles from a railroad station. It has been frequently stated that the cost was in the neighborhood of \$25,000.

## LA FARGE'S STUDIO ATTACHED.

### Property of the Artist in Newport Seized by a Detective Agency.